

## What's Hot For Fall?

**Browns and Pinks**-Chocolate brown is hot for decorating! Try inserting a small vase into a larger one and fill the space between them with coffee beans. The inner vase can hold flowers. Or insert a pink candle into the center of a vase and fill around it with coffee beans. Try other colors as well to fit with your decor -- white, green, blue, or orange.

**Forest Scenes**-Group miniature trees to create a forest-like scene for a mantel or sideboard. Try arranging pinecones of various sizes into vintage molds. Place large pinecones upright on pine needles or artificial grasses. Use a cinnamon stick or twig to support smaller pinecones and secure with hot glue. Fresh pine needles will provide a beautiful grassy base.

**Candle Arrangements**-Get inspired with a candle showstopper. Group nine pillar candles on a table center; soften the base with a foundation of moss for fall or fake snow for a winter look. Wrap the candles in wide ribbon and embellish with hypericum berries, and enjoy all season long!

**Making It Easy on Yourself**-Don't sweat a seasonal centerpiece. Simply cut flowers at the tops of the stems and float them in little dishes of water. Arranged down a dining table or along a mantel, these make quick decorations with little effort.

**An Un-Arrangement**-Look for a long, narrow platter that fits easily down the center of your dining table. Then fill it with floating flowers, votive candles, or river rock. You can also grab a few seasonal squash and garnish with a few flower heads and dried or artificial seed pods. How easy!

## October Calendar 2007

October 1: Homemade Cookies Day  
October 8: Columbus Day  
October 8: Thanksgiving Day (Canada)  
October 13: Ramadan Ends  
October 15: National Grouch Day  
October 24: United Nations Day  
October 31: Halloween

## Do You Have A Legal Question?

We love to hear from all of our good friends and clients who enjoy reading our monthly newsletter.

If you have a question regarding anything related to auto accidents, worker injuries, or DUI please feel free to give us a call at (847) 854-7700. In fact, we've written several Special Reports on these topics. To get your FREE copy simply call our office and we'll send you or a friend an informative Special Reports without obligation.

## The Story Of Halloween

**The story of Halloween** goes back over 2000 years to the ancient Celts. Druidic priests regarded the day as the end of the year. Not only was it their day for celebrating the year's harvest, but October 31 itself was also the day of Samhain, a festival for honoring the dead. In order to appease the wandering spirits they believed roamed at night, the Celtic priests made fires in which they burned sacrifices, made charms, and cast spells.

**Portions of the Celtic holiday** of the dead eventually passed into Christian culture after the Romans conquered the Celts and tried to bring the Celts into the "Christian fold." It eventually became apparent to the church leaders that the Celts, in spite of their conformation to some aspects of Christian culture, were stubbornly sticking with elements of their old religion.

**So, in the seventh century AD**, the church moved its All Saints' Day, a holiday for honoring early Christian martyrs, from a day in May to November 1, thus associating it with the old Druid death rituals of October 31. By the tenth century A.D., the Catholic Church had added a new holiday, All Souls' Day. This day was set aside to honor all of the dead, not just the early Christian Saints.

**Celebration of Halloween came to America** with early Irish and Scottish immigrants. By then, though, it had already started to lose its mysterious overtones and was becoming merely a harvest celebration: a night of bobbing for apples, eating popcorn, and telling ghost stories around a bonfire. It was already changing into the holiday for children with which we in the 20th century are so familiar.

**INJURED ON THE JOB ?** Need to get your Bills PAID? **Want to turn your injury into Cash?** CALL David N. Rechenberg at (847) 854-7700 so he can answer all your questions and start working on your case right away!!

## Compact Disc Turns 25 Years Old

When the first CDs rolled off the presses at the Philips factory near Hannover, Germany on August 17, 1982, nobody realized these newfangled compact discs would revolutionize entertainment.

"In the late seventies and early eighties we never imagined that one day, the computing and entertainment industries would also opt for the digital CD to store the growing volume of data for computer programs and movies," said Piet Kramer, one of the Philips engineers who developed the CD.

By the 1990s, CDs had not only pushed out vinyl records but also paved the way for other uses of the digital disc, like the CD-rom (compact disc read-only memory) and DVDs (digital video discs). It is estimated today that in the last 25 years, more than 200 billion CDs have been sold worldwide. Initially Philips hit upon the idea of digital recording for video and developed a 12-inch (30-centimetre) size golden CD to play movies, but the video disc never caught on. It was only after it flopped that Philips engineers suggested making a smaller digital disc with only sound -- and the CD as we know it was born.

The beginnings were indeed humble: the first CDs to be pressed were "The Visitors" by Swedish pop group ABBA, the top-selling artists of Philips record label Polygram, and a classical recording by Herbert von Karajan conducting "An Alpine Symphony" by Richard Strauss.

In the early days, Philips released a limited number of CD titles mainly of classical music. The idea was that classical fans would better appreciate the superior sound quality.

(cont'd on pg. 3)

### ***Thank You! Thank You! Thank You!***

Special thanks go out to all of our clients and friends who graciously referred our law firm to their friends and neighbors last month! Our practice is built based on the positive comments and referrals from people just like you. We just couldn't do it without you. Please keep the referrals coming!!

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## Top Ten Money Drains

It's easy to fritter away money on daily expenses. If you fall into these money traps, learn to avoid them and pocket the savings.

1. **Coffee** -- According to the National Coffee Association, the average price for brewed coffee is \$1.38. There are roughly 260 weekdays per year, so buying one coffee every weekday morning costs almost \$360 per year.
2. **Cigarettes** -- The Campaign for Tobacco Free Kids reports that the average price for a pack of cigarettes in the United States is \$4.54. Pack-a-day smokers fork out \$1,660 a year. Weekend smoker? Buying a pack once a week adds up, too: \$236.
3. **Alcohol** -- Drink prices vary based on the location. But assuming an average of \$5 per beer including tip, buying two beers per day adds up to \$3,650 per year. Figure twice that for two mixed drinks a day at the local bar. That's not chump change.
4. **Bottled water from convenience stores** -- A 20-ounce bottle of Aquafina bottled water costs about \$1. One bottle of water per day costs \$365 per year. It costs the environment plenty, too.
5. **Manicures** -- The Day Spa Magazine Price Survey of 2004 found that the average cost of a manicure is \$20.53. A weekly manicure sets you back about \$1,068 per year.
6. **Car washes** -- The average cost for a basic auto detailing package is \$58, according to Costhelper.com. The tab for getting your car detailed every two months: \$348 per year.
7. **Weekday lunches out** -- \$9 will generally cover a decent lunch most work days. If you buy rather than pack a lunch five days a week for one year, you shell out about \$2,350 a year.
8. **Vending machines snacks** -- The average vending machine snack costs \$1. Buy a pack of cookies every afternoon at work and pay \$260 per year.
9. **Interest charges on credit card bills** -- According to a survey released at the end of May 2007, the median amount of credit card debt carried by Americans is \$6,600. Rate tables on Bankrate.com indicate that fixed interest rates on a standard card average 13.44 percent. Making the minimum payment each month, it will take 250 months (almost 21 years) to pay off the debt and cost \$4,868 in interest. Ouch!
10. **Unused memberships** -- Costhelper.com reports that the monthly service fee at gyms averages between \$35 and \$40. At \$40 per month, an unused gym membership runs \$480 per year.

**ARRESTED FOR A CRIME? Worried about what will happen? Need Answers? Call Franks & Rechenberg, P.C. at (847) 854-7700.**

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## **CHILDREN'S SAFETY ZONE – HOW TO KEEP THIS HALLOWEEN SAFE FOR ALL**

### **For Trick-or-Treaters:**

1. Carry a flashlight
2. Walk, don't run.
3. Stay on Sidewalks
4. Obey traffic signals
5. Stay in familiar neighborhoods
6. Don't cut across yards or driveways.
7. Wear a watch you can read in the dark.
8. Make sure costumes don't drag on the ground.
9. Shoes should fit (even if they don't go with your costume)
10. Avoid wearing masks while walking from house to house.
11. Carry only flexible knives, swords or other props.
12. (If no sidewalk) walk on the left side of the road facing traffic
13. Wear clothing with reflective markings or tape.
14. Approach only houses that are lit.
15. Stay away from and don't pet animals you don't know.

### **For Parents:**

Make your child eat dinner before setting out. Children should carry quarters so they can call home. Ideally, young children of any age should be accompanied by an adult. If your children go on their own, be sure they wear a watch, preferably one that can be read in the dark. If you buy a costume, look for one made of flame-retardant material. Older children should know where to reach you and when to be home. You should know where they're going. Although tampering is rare, tell children to bring the candy home to be inspected before consuming anything. Look at the wrapping carefully and toss out anything that looks suspicious.

### **For Homeowners:**

Make sure your yard is clear of such things as ladders, hoses, dog leashes and flower pots that can trip the young ones. Pets get frightened on Halloween. Put them up to protect them from cars or inadvertently biting a trick-or-treat.

Battery powered jack o'lantern candles are preferable to a real flame. If you do use candles, place the pumpkin well away from where trick-or-treaters will be walking or standing. Make sure paper or cloth yard decorations won't be blown into a flaming candle.

Healthy food alternatives for trick-or-treaters include packages of low-fat crackers with cheese or peanut butter filling, single-serve boxes of cereal, packaged fruit rolls, mini boxes of raisins and single-serve packets of low-fat popcorn that can be micro-waved later. Non-food treats: plastic rings, pencils, stickers, erasers, coins.

### **(CD 25 years cont'd)**

Classical music lovers were also generally more affluent than pop and rock music fans, and Philips thought they would be more inclined to pay the price for the more expensive CDs -- and the very expensive CD-players, whose first models cost some 2,000 Dutch guilders (around 1,500 euros or 2,000 dollars at today's rate, taking into account inflation).

Their hunch was right. The superior quality of the CD revealed dimensions that up to then had been hidden on standard vinyl recordings.

For the first couple of years CDs were slow to take off but in 1985 one of the most famous groups of the era, British rock band "Dire Straits," adopted the CD and released their "Brothers in Arms" album, one of the first fully digital recordings.

It went on to become the first album to sell over a million copies on CD and firmly established the CD as the music format for years to come.

"By the late eighties CD sales took off and hit a high point in sales in 1991 but since then they have been dropping," Solleveld said.

Some wonder if the CD will make it to its 30th anniversary, with the surge in digital music downloads that are put directly onto MP3 music players like the popular I-Pod.

In the last 10 years CD sales have been dropping while digital download sales are rising rapidly. According to the International Federation of the Phonographic Industry (IFPI), digital sales will account for a quarter of all worldwide music sales by 2010.

Nonetheless Solleveld is optimistic that the CD will make it to 30 and beyond. "To some extent the CD has been replaced by downloads on MP3 players but I think there will always be a place for the CD," he said.

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### **TOP 10 CHILDREN'S HALLOWEEN COSTUMES**

1. PRINCESS & FAIRY
2. WONDERWOMAN CHILD COSTUME
3. SUPERMAN MUSCLECHEST COSTUME
4. GREEN LANTERN
5. BATMAN
6. HARRY POTTER COSTUMES
7. SPIDERMAN
8. STAR WARS COSTUMES
9. SUPERHERO FLASH
10. FUNNY COSTUMES

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## THE COOKIN' CORNER...!

In honor of Homemade Cookies Day and the spirit of fall, this recipe for cookies should put us in the spirit of it all.

### Cranberry-Pumpkin Cookies

½ cup butter, softened  
1 cup white sugar  
1 tsp. vanilla extract  
1 egg  
1 cup solid pack pumpkin puree  
2 ¼ cups all-purpose flour  
2 tsps. baking powder  
1 tsp. baking soda  
½ tsp. salt  
1 cup cranberries  
1 tsp. ground cinnamon  
1 tbsps. orange zest  
½ cups chopped walnuts

1. Preheat oven to 375 degrees F. Grease cookie sheets.
2. In a large mixing bowl, cream butter and sugar until light and fluffy. Beat in vanilla, egg, and pumpkin. Sift together the flour, baking powder, baking soda, salt and cinnamon; stir into mixture until well blended. Cut the cranberries in half and stir into mixture along with the orange zest and walnuts. Drop by teaspoonfuls onto cookie sheet.
3. Bake for 10 to 12 minutes.

Recipe provided by allrecipes.com

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[www.FnRlaw.com](http://www.FnRlaw.com)

[www.IllinoisWorkInjuryLawyer.com](http://www.IllinoisWorkInjuryLawyer.com)

[www.IllinoisTrafficTicketDefenseCenter.com](http://www.IllinoisTrafficTicketDefenseCenter.com)

## Motivational Thoughts By Swedish Proverbs.....

- ◆ *Fear less, hope more; Eat less, chew more; Whine less, breathe more; Talk less, say more; Love more, and all good things will be yours.*
- ◆ *The best place to find a helping hand is at the end of your own arm.*
- ◆ *If you buy what you don't need, you steal from yourself.*
- ◆ *Love me when I least deserve it, because that's when I really need it.*
- ◆ *Luck never gives; it only lends.*

## How To Preserve Your Jack-O'-Lanterns

There are many effective ways to preserve your jack-o'-lanterns. If you can carve 2-3 days before Halloween, we recommend the following preservation techniques:

1. Prevent your pumpkin from drying out by placing petroleum jelly on the cut edges of your carving.
2. Spray your pumpkin with water, cover it with plastic wrap then store it in the refrigerator when it's not on display. This helps prevent premature decomposition.
3. Soak or spray the pumpkin with water mixed with a little bit of bleach. This will help ward off mold and kill insects for a longer preservation.

If your pumpkin is showing signs of shriveling, soak it in water for several hours. The more shriveled the pumpkin, the longer it needs to soak. When the pumpkin is removed from the water, dry the inside with a towel as much as possible to impede mold growth. Dried-out pumpkins and melons can be revived almost completely with this technique.

## Can Our Friends Really Affect Your Weight

Friends 1,000 miles away have as much effect on you as if they lived next door," says study co-author James H. Fowler, PhD, whose study was published in the *New England Journal of Medicine*, "because you're exchanging ideas about appropriate eating and exercise behaviors and body size."

### Does this mean you should ditch your overweight friends? Absolutely not!

"This isn't about dumping your chubby friends and family members," says Karen Miller-Kovach, MS, RD, chief scientific officer for Weight Watchers International. "The study validates that relationships have a profound influence on our lives. Joining a weight-loss program gives you the ability to create a supportive environment and establish social networks that influence you in a positive way."

In fact, just as a social network influences weight gain, "you can use the same social network in terms of weight loss," says Miller-Kovach. The study's co-author concurs. "The effect works in both directions. If a friend gains weight, it's likely you will as well. If they lose weight, it's likely you will lose it too," says Fowler.

(Cont'd on page 6)

## FREE Monthly T-Shirt Contest !!

Every issue of Tidbits for Today will have hidden inside the newsletter an "F&R" (including this issue). The first person to call our office and correctly identify where the "F&R" is located in the newsletter will win a stylish Franks & Rechenberg, P.C. T-shirt. Kindly identify your size when calling. One winner per household per year. Good LUCK!!

September's T-Shirt winner was **Linda Martinez**. Congratulations to Linda on being the first person to find the hidden "F&R" and call in to win !!

## Free Refrigerator Magnets !!!

Franks & Rechenberg, P.C. is offering free refrigerator magnets to any one who calls and requests them. Just in time for back to school, the magnets are great for displaying your children's school work and to highlight their achievements in the classroom. Each magnet is capable of holding several A + papers on your fridge.

Don't have any school aged kids? The magnets are also a great way to decorate your kitchen refrigerator. Be the first one on your block to have a Franks & Rechenberg, P.C. refrigerator magnet !!!

**Columbus Day** is a holiday celebrated in many countries in the Americas, commemorating the date of Christopher Columbus's arrival in the New World on October 12, 1492. Similar holidays, celebrated as **Día de la Raza** (Day of the People) in many countries in Latin America, **Día de las Culturas** (Day of the Cultures) in Costa Rica, **Discovery Day** in the Bahamas, *Hispanic Day* in Spain, and the newly-renamed (as of 2002) *Día de la Resistencia Indígena* (Day of Indigenous Resistance) in Venezuela, commemorate the same event.

Information provided by Encyclopedia Britannica

## Pumpkin Carving Tips

### Draw and Cut Lid:

- \* Draw a lid on top of your pumpkin.
- \* Draw a "tooth" at the back of the lid as a guide for replacing the lid.
- \* Very carefully, cut along lines with the Lid-Cutter™ Saw or a kitchen knife.
- \* Angle the blade towards the center of the pumpkin to create a ledge that supports the lid.

### Clean and Scrape:

- \* Clean out the seeds and strings with the Pumpkin Masters Scraper Scoop™.
- \* Scrape inner pulp away from the area you plan to carve until the pumpkin wall is approximately 1" thick.

### Attach Pattern:

- \* Trim the pattern, leaving a 1/2" border around the design. Tape the pattern to your pumpkin.
- \* Make pattern fit smoothly with small folds at black slash lines. Tape folds in place.

### Transfer Pattern:

- \* For long lines, roll the Super Poker along design lines from end to end. Use the longer, middle tip to poke along tight corners.

- \* When all the lines are transferred, remove the pattern.

### Learn Sawing Skills:

- \* Use the Detail Saw.
- \* Hold pumpkin in your lap. Hold the saw like a pencil and saw steadily with a continuous up-and-down motion.
- \* Saw at a 90° angle to the pumpkin. Use gentle pressure. These saws are breakable if used incorrectly.

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**FREE...FREE...FREE! We Now Have FREE SPECIAL REPORTS Available To Answer Most Of Your Legal Questions...**

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In fact, we've published several Special Reports that you can request at no obligation by calling our office **24 Hours A Day** and leaving a message on our voice mail. **(847) 854-7700**

Here are five ways that you can nurture and expand your social networks to effect positive change:

**1. Choose, or include, same-sex workout partners in your exercise regime.**

The study showed that people of the same sex had a greater influence on one another than those of the opposite sex. Don't quit a current workout regime you have with your spouse, but do add a same-sex friend or co-worker to a regular walking or other preferred exercise routine.

**2. Make new friends, but keep the old.**

"The bigger your social network, the greater the influence people have on your health and weight loss," says Miller-Kovach. Look for people who have similar interests and values who can have a positive effect on your habits.

**3. Be a positive role model at work, and beyond.**

Expand your network at your job. Scout for co-workers who can have a positive influence on you, such as someone who has recently lost weight. "You can learn from them in order to help yourself, and the impact will also be felt by others around you," says Miller-Kovach.

**4. Pay it forward.**

The study showed that there are "three degrees of separation" at work when we gain weight, says Fowler. "Our health behavior not only impacts those we're directly connected to, but to whom they are connected as well, and so on through the network. So, if you get obese, it not only increases the risk your friend will get obese, but the friend's friend, and your friend's friends' friends," he says.

**5. Attend weight management meetings.**

"In addition to having the leader be a positive role model and influence, take the opportunity at meetings to reach out and get to know others," says Miller-Kovach. Like-minded members on the same weight-loss path will have a positive influence on you, and vice versa. If you subscribe to any weight loss websites, use the message boards as your social network.

Article provided by [www.weightwatchers.com](http://www.weightwatchers.com)

**Watch A Great Movie This Month.....  
Here is the insight of this month's listings.**

**The Heartbreak Kid**

**Starring:** Ben Stiller, Michelle Monaghan, Malin Akerman, Jerry Stiller,

**Directed By:** Peter Farrelly, Bobby Farrelly

**Theatrical Release Date:** 10/05/07

**Genre:** comedy, drama, romance

**Rating:** R for strong violence, language, and some sexuality

Single and indecisive, Eddie (Ben Stiller) begins dating the incredibly sexy and seemingly fabulous Lila. Upon the urging of his father and best friend, Eddie proposes to her after only a week, fearing this may be his last chance at love, marriage, and happiness. However, while on their honeymoon in sunny Mexico, Lila reveals her true beyond-awful nature and Eddie meets Miranda, the woman he realizes to be his actual soul mate. Eddie must keep his new, increasingly horrid wife at bay as he attempts to woo the girl of his dreams.

**The Good Night**

**Starring:** Danny DeVito, Gwyneth Paltrow, Martin Freeman, Penelope Cruz, Simon Pegg

**Directed By:** Jake Paltrow

**Theatrical Release Date:** 10/05/07

**Genre:** Romance, comedy, drama

**Rating:** Not Yet Rated

In "The Good Night," dreaming is believing, as Gary (Martin Freeman) a once successful musician, struggles with his career and an inert relationship with his girlfriend Dora (Gwyneth Paltrow). As his work as a commercial jingle writer spirals into ever more degrading depths, his best friend and former band mate Paul (Simon Pegg) seems to find success at every turn. Gary is depressed and dejected until he meets Anna (Penelope Cruz). She is everything Gary wants sexually, artistically and intellectually—she is the girl of his dreams...literally. But Gary can only be with Anna in sleep which consequently sends him on a quest for more frequent slumber. With the help of a new age guru named Mel (DeVito) Gary shuns reality for the comfort of his dreams even as the troubles of his waking life increase.

**DIVORCE IN YOUR FUTURE? Don't know where to turn? Help is just a phone call away! Call Franks & Rechenberg, P.C. at (847) 854-7000.**

## Is Your Garage a Danger Waiting To Happen? We Reveal The Hidden Dangers and Easy Ways To Fix Them.

As the proportion of new homes with three-car garages doubled between 1992 and 2005, the auto zone has turned into a multipurpose work-and-play space. But many garages harbor hidden dangers--and gasoline is just for starters. To pinpoint problems before they occur, use this guide to make yours safer.

### 1. Unmarked Stairs:

Slips and falls are the garage's greatest danger, accounting for more than a third of all injuries. Stairs are a major culprit.

**The Fixes:** Although these steps are clutter free and seem safe, a sturdy handrail should be added to both sides of any stairway. Also, put white or reflective tape on edges of steps (even if there are just a couple) so they're easy to see, day and night.

### 2. Chemical Clutter:

People often store pesticides, pool products, automotive fluids, antifreeze, paint, and paint thinner haphazardly all over the garage--sometimes even in old food containers or soda bottles. Harsh chemicals could erode improper containers and leak fumes or liquids that can cause burns, accidental poisoning, respiratory problems, and fire hazards.

**The Fixes:** Keep dangerous liquids in their original containers, sealed tightly, off the floor, locked in a central cabinet, and away from a pilot light. The exception is gasoline: If you must have it on hand, follow guidelines from the National Fire Protection Agency. Use an approved, tightly sealed red plastic or metal container labeled gasoline that holds no more than 5 gallons. They're available at hardware stores--look for the UL or ASTM seal. This type of container has a vapor-tight cap and prevents static friction (which could spark a fire). Do not keep gasoline in a garage with an appliance that contains a pilot light. Store away from direct sunlight or any other source of combustion.

### 3. Troublesome Toys:

Shelving toys or sports gear near liquid chemicals (cleaning or automotive products, for example) ups the odds that kids will be exposed to harmful toxins. Storing them up high may encourage youngsters to stand on unsteady boxes or climb to get to them.

**The Fixes:** Designate a corner of the garage for bikes, sleds, sports equipment, and toys. Stash them on a low shelf or use hooks to hang them on the wall within easy reach of kids. Corral loose items like tennis, golf, or soccer balls in bins or mesh bags.

(Cont'd in next column)

## Congratulations To Our Client Of The Month!

Every month, we choose a very SPECIAL client. It's our way of acknowledging our great clients and saying thanks to those who support our firm by telling others about us.

This month's Client of the Month is Chris Sylvester. We're treating Chris and his lovely wife to the movies!

(Danger in your garage, cont'd)

### 4. Leaning Ladders:

This may seem like the obvious way to store a ladder, but when it's placed vertically, it can tip in an instant, damaging your car--or hitting a passerby. Plus, its climbable position may tempt children to scramble up or play on the rungs.

**The Fixes:** Lay your ladder horizontally against a wall--or get it out of the way by hanging it horizontally from secure hooks. Also hang brooms, rakes, and loose garden or shop tools to get them off the floor, or store them neatly in a tall cabinet.

### 5. Silent Detector:

This garage has a smoke detector, but it's no good unless its batteries are checked at least twice a year.

**The Fixes:** Set aside a time, say the first of the month, to routinely test the detector. If you can't remember to do regular checks, invest in a Dupont Self-Charging Smoke Alarm (\$26; target.com). It's a combination alarm and light socket; screw it in between a light bulb and its fixture, and it automatically charges whenever the light is on. What else does this garage need? A fire extinguisher--hang it somewhere with easy access, close to an exit, and make sure that everyone knows how to use it. You should also install a carbon monoxide detector if you use the garage as a workspace.

### Mission Statement

It the mission of Franks & Rechenberg, P.C. to continuously earn our reputation as a pre-eminent local law firm by always providing our clients with responsive, zealous, cost-effective and highly competent legal service and representation, in a professional, courteous and respectful manner.

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**DO YOU WANT THE STATE TO DECIDE HOW TO DISTRIBUTE YOUR ASSETS AND WHO SHOULD BE THE GUARDIAN OF YOUR CHILDREN IF YOU DIE? If not call, Franks & Rechenberg, P.C. (847) 854-7700 to schedule an appointment for a Will, Durable Health Care Power of Attorney and Living Will. Don't leave home without them.**

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## **What's the Answer?**

1. Is there hidden danger inside your garage?
2. How to keep it safe this Halloween?
3. Celebrating the 25<sup>th</sup> Anniversary of Compact Disc.
4. What are the Top Ten Money Drains?

**"The Answers To These And Many Other Questions Are  
Inside The **October 2007** Issue!"**